

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for making on-line payments, comprising:
  - receiving enrollment information from a user for an on-line payments service;
  - receiving the user's designation of a source account for withdrawing funds for the on-line payments;
  - providing a transaction account for the user as a money deposit account with an account number that the user can use as a source and a destination of funds and with at least one of a plurality of service levels;
  - wherein providing the transaction account for the user with at least one of the plurality of service levels further comprises providing the transaction account for the user with a first level service that includes an on-line person-to-person payment service enabling the user to receive and send funds from the user's transaction account, with a save for later feature enabling the user to accumulate a balance of funds in the user's transaction account for later use, and with a held money feature for retaining funds in the user's transaction account which the user has designated to be sent to a recipient but which has not yet been picked up by the recipient; providing the transaction account for the user with a second level of service that includes all features of the first level of service plus an access card enabling the user to access funds in the user's transaction account for off-line transactions; and providing the transaction account for the user with a third level of service that includes all features of the first and second levels of service plus a credit line enabling

the user to access both line of credit funds and accumulated balance funds in the user's transaction account;

allowing the user to have funds reside in the transaction account; and

allowing the user to use the funds residing in the transaction account for at least one of making an on-line payment with funds in the transaction account, making an on-line purchase with funds in the transaction account, making an off-line purchase with funds in the transaction account, making a cash withdrawal with funds in the transaction account, making a credit card account payment with funds in the transaction account, making a bill payment with funds in the transaction account, and making an international payment with funds in the transaction account.

2. (original) The method of claim 1, wherein receiving the enrollment information further comprises receiving the information from the user on an enrollment page for the on-line payments service.

3. (original) The method of claim 2, wherein receiving the enrollment information further comprises receiving information about the user necessary to fulfill a "know your customer" (KYC) obligation of a financial institution as a provider of the on-line payments service.

4. (original) The method of claim 3, wherein receiving the enrollment information further comprises receiving information about the user necessary to enable the financial institution to validate that the user is bona fide.

5. (original) The method of claim 4, wherein receiving the enrollment information further comprises receiving information about the user relevant in settling disputes related to use by the user of the on-line payments service.

6. (original) The method of claim 1, wherein receiving the user's designation of the source account further comprises receiving the user's designation

of at least one of a credit card account and a deposit account of the user as the source account.

7. (original) The method of claim 6, wherein receiving the user's designation of the credit card account as the source account further comprises receiving information from the user about the credit card account consisting of a credit card number, a credit card expiration date, and a credit card verifier.

8. (original) The method of claim 7, wherein receiving the information from the user about the credit card account further comprises performing a back end authorization to confirm that the information relates to a valid credit card account of the user.

9. (original) The method of claim 6, wherein receiving the user's designation of the deposit account as the source account further comprises receiving the user's designation of the deposit account consisting of a least one of a checking account, a debit account, and a money market account of the user as the source account.

10. (original) The method of claim 9, wherein receiving the user's designation of the deposit account further comprises receiving information about the deposit account consisting of at least one of a deposit account number and an ABA number of a financial institution with which the deposit account is maintained.

11. (original) The method of claim 10, wherein receiving the information about the deposit account further comprises performing a back end validation to confirm that the user is the owner of the designated deposit account.

12. (canceled)

13. (canceled)

14. (canceled)

15. (canceled)

16. (canceled)

17. (previously presented) The method of claim 1, wherein providing the transaction account for the user that includes the access card further comprises providing the access card for the user that allows the user to withdraw funds from the transaction account at a financial transaction terminal.

18. (original) The method of claim 1, wherein allowing the user to have funds reside in the transaction account further comprises allowing the user to utilize the transaction account as a hub for user transactions.

19. (previously presented) The method of claim 18, wherein allowing the user to utilize the transaction account as the hub further comprises allowing the user to use the transaction account for receiving a person-to-person payment.

20. (original) The method of claim 18, wherein allowing the user to utilize the transaction account as the hub further comprises allowing the user to fund the transaction account with funds withdrawn from the designated source account.

21. (previously presented) The method of claim 20, wherein allowing the user to fund the transaction account with funds withdrawn from the designated source account further comprises allowing the user to fund the transaction account with funds withdrawn from at least one of a credit card account and a deposit account as the source account.

22. (previously presented) The method of claim 21, wherein allowing the user to fund the trust account with funds withdrawn from the deposit account further comprises allowing the user to fund the transaction account with funds withdrawn from the deposit account consisting of at least one of a checking account, a debit account, and a money market account as the source account.

23. (original) The method of claim 1, wherein allowing the user to have funds reside in the transaction account further comprises allowing the user to have funds reside in at least one of a save for later portion and a held money portion of the transaction account.

24. (original) The method of claim 23, wherein allowing the user to have funds reside in at least one of the save for later portion and the held money portion of the transaction account further comprises allowing the user to view balances of the save for later and held money portions of the transaction account.

25. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an on-line payment further comprises designating funds in the transaction account for an on-line payment to a recipient according to an instruction by the user.

26. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an on-line purchase further comprises allowing the user to authorize payment to an on-line merchant for an on-line transaction with funds in the transaction account by furnishing the on-line merchant the transaction account number.

27. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an off-line purchase further comprises allowing the user to authorize payment to an off-line merchant for an off-line transaction with funds in the transaction account using a transaction card provided to the user in connection with the transaction account.

28. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for a cash withdrawal further comprises allowing the user to withdraw funds in cash from the transaction account at a self-service financial transaction terminal using a transaction card provided to the user in connection with the transaction account.

29. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making a credit card account payment further comprises allowing the user to authorize a payment to the user's credit card account with funds in the transaction account according to an instruction by the user.

30. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making a bill payment further comprises allowing the user to authorize the bill payment through a bill payment service with funds in the transaction account according an instruction by the user.

31. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an international payment further comprises allowing the user to authorize the international payment through an international payment service with funds in the transaction account according an instruction by the user.

32. (original) The method of claim 1, wherein allowing the user to use the funds in the transaction account further comprises allowing the user to utilize a save for later portion of the funds in the transaction account.

33. (original) The method of claim 32, wherein allowing the user to use the funds in the transaction account further comprises allowing the user to supplement the save for later portion of the funds in the transaction account with a line of credit associated with the transaction account.

34. (currently amended) A system for making on-line payments,  
comprising:

means for receiving enrollment information from a user for an on-line  
payments service;

means for receiving the user's designation of a source account for  
withdrawing funds for the on-line payments;

means for providing a transaction account for the user as a money  
deposit account with an account number that the user can use as a source and a  
destination of funds and with at least one of a plurality of service levels;

wherein the plurality of service levels provided for the user with the  
transaction account further comprises a first level of service that includes an on-line  
person-to-person payment service enabling the user to receive and send funds from  
the user's transaction account, a save for later feature enabling the user to accumulate  
a balance of funds in the user's transaction account for later use, and a held money  
feature for retaining funds in the user's transaction account which the user has  
designated to be sent to a recipient but which has not yet been picked up by the  
recipient; a second level of service that includes all features of the first level of  
service plus an access card enabling the user to access funds in the user's transaction  
account for off-line transactions; and a third level of service that includes all features  
of the first and second levels of service plus a credit line enabling the user to access  
both line of credit funds and accumulated balance funds in the user's transaction  
account;

means for allowing the user to have funds reside in the transaction  
account; and

means for allowing the user to use the funds residing in the transaction  
account for at least one of making an on-line payment with funds in the transaction

account, making an on-line purchase with funds in the transaction account, making an off-line purchase with funds in the transaction account, making a cash withdrawal with funds in the transaction account, making a credit card account payment with funds in the transaction account, making a bill payment with funds in the transaction account, and making an international payment with funds in the transaction account.

35. (original) The system of claim 1, wherein the means for receiving the enrollment information further comprises means for receiving the information from the user on an enrollment page for the on-line payments service.

36. (original) The system of claim 35, wherein the means for receiving the enrollment information further comprises means for receiving information about the user necessary to fulfill a “know your customer” (KYC) obligation of a financial institution as a provider of the on-line payments service.

37. (original) The system of claim 36, wherein the means for receiving the enrollment information further comprises means for receiving information about the user necessary to enable the financial institution to validate that the user is bona fide.

38. (original) The system of claim 37, wherein the means for receiving the enrollment information further comprises means for receiving information about the user relevant in settling disputes related to use by the user of the on-line payments service.

39. (original) The system of claim 34, wherein the means for receiving the user’s designation of the source account further comprises means for receiving the user’s designation of at least one of a credit card account and a deposit account of the user as the source account.

40. (original) The system of claim 39, wherein the means for receiving the user’s designation of the credit card account as the source account further comprises means for receiving information from the user about the credit card account



consisting of a credit card number, a credit card expiration date, and a credit card verifier.

41. (original) The system of claim 40, wherein the means for receiving the information from the user about the credit card account further comprises means for performing a back end authorization to confirm that the information relates to a valid credit card account of the user.

42. (original) The system of claim 39, wherein the means for receiving the user's designation of the deposit account as the source account further comprises means for receiving the user's designation of the deposit account consisting of a least one of a checking account, a debit account, and a money market account of the user as the source account.

43. (original) The system of claim 42, wherein the means for receiving the user's designation of the deposit account further comprises means for receiving information about the deposit account consisting of at least one of a deposit account number and an ABA number of a financial institution with which the deposit account is maintained.

44. (original) The system of claim 43, wherein the means for receiving the information about the deposit account further comprises means for performing a back end validation to confirm that the user is the owner of the designated deposit account.

45. (canceled)

46. (canceled)

47. (canceled)

48. (canceled)

49. (canceled)

50. (previously presented) The system of claim 34, wherein the means for providing the transaction account for the user that includes the access card further comprises means for providing the access card for the user that allows the user to withdraw funds from the transaction account at a financial transaction terminal.

51. (original) The system of claim 34, wherein the means for allowing the user to have funds reside in the transaction account further comprises means for allowing the user to utilize the transaction account as a hub for user transactions.

52. (original) The system of claim 51, wherein the means for allowing the user to utilize the transaction account as the hub further comprises means for allowing the user to use the trust account for receiving a person-to-person payment.

53. (original) The system of claim 51, wherein the means for allowing the user to utilize the transaction account as the hub further comprises means for allowing the user to fund the transaction account with funds withdrawn from the designated source account.

54. (original) The system of claim 53, wherein the means for allowing the user to fund the transaction account with funds withdrawn from the designated source account further comprises means for allowing the user to fund the trust account with funds withdrawn from at least one of a credit card account and a deposit account as the source account.

55. (original) The system of claim 54, wherein the means for allowing the user to fund the trust account with funds withdrawn from the deposit account further comprises means for allowing the user to fund the trust account with funds withdrawn from the deposit account consisting of at least one of a checking account, a debit account, and a money market account as the source account.

56. (original) The system of claim 34, wherein the means for allowing the user to have funds reside in the transaction account further comprises means for

allowing the user to have funds reside in at least one of a save for later portion and a held money portion of the transaction account.

57. (original) The system of claim 56, wherein the means for allowing the user to have funds reside in at least one of the save for later portion and the held money portion of the transaction account further comprises means for allowing the user to view balances of the save for later and held money portions of the transaction account.

58. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an on-line payment further comprises means for designating funds in the transaction account for an on-line payment to a recipient according to an instruction by the user.

59. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an on-line purchase further comprises means for allowing the user to authorize payment to an on-line merchant for an on-line transaction with funds in the transaction account by furnishing the on-line merchant the transaction account number.

60. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an off-line purchase further comprises means for allowing the user to authorize payment to an off-line merchant for an off-line transaction with funds in the transaction account using a transaction card provided to the user in connection with the transaction account.

61. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for a cash withdrawal further comprises means for allowing the user to withdraw funds in cash from the transaction account at a self-service financial transaction terminal using a transaction card provided to the user in connection with the transaction account.

62. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making a credit card account payment further comprises means for allowing the user to authorize a payment to the user's credit card account with funds in the transaction account according to an instruction by the user.

63. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making a bill payment further comprises means for allowing the user to authorize the bill payment through a bill payment service with funds in the transaction account according an instruction by the user.

64. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account for making an international payment further comprises means for allowing the user to authorize the international payment through an international payment service with funds in the transaction account according an instruction by the user.

65. (original) The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account further comprises means for allowing the user to utilize a save for later portion of the funds in the transaction account.

66. (original) The system of claim 65, wherein the means for allowing the user to use the funds in the transaction account further comprises means for allowing the user to supplement the save for later portion of the funds in the transaction account with a line of credit associated with the transaction account.

67. (previously presented) The method of claim 1, wherein receiving the user's designation of a source account for withdrawing funds for the on-line payments further comprises receiving the user's designation of a credit card account and designating the withdrawn funds as a purchase on the credit card account by a payments engine.

68. (previously presented) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an on-line payment further comprises:

receiving an email address and payment amount by a payments engine for a recipient from the user at a user terminal via a network;

notifying the recipient by email at a recipient terminal by the payments engine of the payment;

prompting the recipient by the payments engine to enroll for the on-line payments service;

if the recipient elects to enroll, receiving the recipient's designation of a recipient account to receive the payment and applying the payment amount to the recipient account by the payments engine; and

if the recipient declines to enroll, arranging a courtesy check for the payment amount to the recipient by the payments engine.

69. (previously presented) The method of claim 68, wherein receiving the recipient's designation of a recipient account and applying the payment amount to the recipient account further comprises receiving the recipient's designation of a recipient credit card account and applying the payment amount as a payment on the recipient credit card account.

70. (previously presented) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an international payment further comprises:

receiving a selection via a network by a payments engine from the user at a user terminal of an option for the international payment;

receiving a selection from the user by the payments engine of one of a payment by wire and a payment by check in response to a prompt by the payments engine;

if the user selects the payment by wire, receiving banking and wire settlement information by the payments engine from the user in response to a prompt by the payments engine;

if the user selects the payment by check, receiving information concerning a recipient, a country, a currency, and a payment amount from the user in response to a prompt by the payments engine; and

displaying an exchange rate and fee for the payment for the user at the terminal by the payments engine via the network.

71. (currently amended) A method for making on-line payments, comprising:

receiving enrollment information by a payments engine from a user at a terminal via a network for an on-line payments service;

identifying characteristics of the user from the enrollment information indicative of a predefined service level for the user by the payments engine;

appending a level indicator for the user by the payments engine to an enrollment file for the user corresponding to the predefined service level for the user;

receiving the user's designation of a source account for withdrawing funds for the on-line payments service for the user by the payments engine via the network;

providing a transaction account for the user by the payments engine with a user service level and graphical user interface corresponding to the appended level indicator; and

allowing the user to use the transaction account for a transaction via the payments engine in response to prompts displayed on the graphical user interface for the user at the terminal according to predetermined transaction parameters established for the user service level,

wherein the predefined service levels comprise a first level service that includes an on-line person-to-person payment service enabling the user to receive and send funds from the user's transaction account, with a save for later feature enabling the user to accumulate a balance of funds in the user's transaction account for later use, and with a held money feature for retaining funds in the user's transaction account which the user has designated to be sent to a recipient but which has not yet been picked up by the recipient, a second level of service that includes all features of the first level of service plus an access card enabling the user to access funds in the user's transaction account for off-line transactions, and a third level of service that includes all features of the first and second levels of service plus a credit line enabling the user to access both line of credit funds and accumulated balance funds in the user's transaction account.

72. (currently amended) A method for making on-line payments, comprising:

receiving enrollment information for an on-line payments service on an enrollment page for the on-line payments service;

receiving from the user the user's designation of a source account for withdrawing funds for the on-line payments service;

providing a transaction account for the user by the on-line payments service as a money deposit account with an account number that the user can use as a source and a destination of funds and with at least one of a plurality of service levels;

allowing the user to have funds reside in at least one of a save for later portion of the transaction account and a held money portion of the transaction account;

allowing the user to use the funds residing in the transaction account for a transaction consisting of any of making an on-line payment via a recipient account with funds in the transaction account, making an on-line purchase with funds in the transaction account by authorizing payment from the transaction account to an on-line merchant, making a credit card account payment with funds in the transaction account by authorizing the payment to the user's credit card account, making a bill payment via a bill payment service with funds in the transaction account, making an international payment via an international payment service in a foreign currency with funds in the transaction account, making an off-line purchase with funds in the transaction account by authorizing payment from the transaction account to an off-line merchant using a transaction card provided to the user in connection with the transaction account, and making a cash withdrawal with funds in the transaction account at a self-service financial transaction terminal using the transaction card; and

providing the user a credit facility to supplement the save for later portion of the funds in the transaction account for use in any of said transactions, wherein the credit facility is accessible by the user only upon depleting the save for later portion of the funds in the transaction account.